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Title: Need to provide Kisan Credit Card loans to farmers by Private Sector, Public Sector and Cooperative banks at subsidized rates in Kerala.

SHRI P.T. THOMAS (IDUKKI): Kerala has 66.6 lakh operational land holding in the State for which only 4.12 lakhs Kisan Credit Cards (KCC) have been issued. State Level Bankers Committee data reveals highly negative growth in the case of KCC Loans. The performance of the Private Sector Banks is still worse. Kerala with 1526 Private Sector Bank Branches had released only Rs. 1547 crores as KCC loans. At least 5% of total advance of each commercial bank should be given under KCC which is 1.7% only as at present. HDFC bank has 124 branches in Kerala which has reported 18126 number of KCC loans amounting to Rs. 403 crores disbursed as KCC. This amount is to be verified. Co-operative Banks are not issuing interest subsidized loans in Kerala. This is affecting lakhs of poor farmers. So, I request the Government to issue appropriate orders immediately to see that all farmers in Kerala get KCC loans from Nationalized, Private Sector and Co operative banks at subsidized rates. It has come to the notice that some other loans are mixed up with KCC loans and it has to be enquired. I also request a study about the shortage in the number of KCCs issued in Kerala.